The Two Veterans - A Story of Hope and Vision

by Jack Levine

The plot of this story was originally penned by Allan Seager and published under the title "The Street" in Vanity Fair magazine in September 1934 . . . more than 80 years ago. Over the decades, the story has been adapted by many writers in different forms, always serving as a poignant reminder of a basic human truth.

Two aging World War I veterans, both seriously ill, were placed together in a hospital room. One of the men was allowed to sit up in his bed for a half hour each afternoon to help drain the fluid from his lungs. His bed was next to the room’s only window. The other man, because of a severe spinal condition as the result of a combat injury, had to spend all day immobile and totally flat on his back.

The men did not talk much early in day as they were in need of extra rest. When they did speak, often at lunchtime, it was about their wives and families, their homes, their post-war activities and their memories of their military service. Every afternoon when the man in the bed by the window could sit up, he would pass the time by describing to his roommate all the things he could see outside the window.

The man at the window described a nearby park with a lovely lake. Ducks and swans played on the water while children sailed their model boats. Young lovers walked arm in arm amidst flowers of every color and a fine view of the city skyline could be seen in the distance. The man in the other bed began to live for that half hour where his world would be broadened and enlivened by all...
the activity and color of the world outside. As the man by the window described all this in exquisite detail, the man on the other side of the room would close his eyes and imagine the picturesque scene.

One afternoon the man by the window described a parade passing by. He said there were no bands, but there was row after row of marchers with bright flags waving in the breeze. He said it was obviously a gathering in honor of armed service veterans being recognized for their commitment. The sidewalks were lined with bystanders of all ages showing their appreciation for the veterans, eagerly waving small flags. The other man said he felt good about the parade. In his mind’s eye as he imagined the patriotic scene and tears came to his aging eyes. His roommate’s descriptive words gave him pride and joy.

Days and weeks passed. One morning, the day nurse arrived to bring water for their baths only to find the lifeless body of the man by the window, who had died peacefully in his sleep. She was saddened and called the hospital attendants to take the body away. As soon as it seemed appropriate, the other man asked if he could be moved next to the window. The nurse was happy to make the switch, and after making sure he was comfortable, she left him alone.

Slowly, painfully, he propped himself up on one elbow to take his first look in months at the real world outside. He strained to slowly turn and stretch his neck to look out the window beside the bed. To his astonishment, the window faced a blank brick wall across a narrow courtyard. The man was shocked and dumbfounded.

On her arrival, he asked the nurse what could have compelled his deceased roommate to describe such wonderful things outside this window, as if they really were in his field of vision. The nurse responded that the man was almost totally blind and could most likely hardly see the courtyard wall clearly.

She said, “Perhaps he just wanted to encourage you. When we use our imaginations, great things seem to happen to feed our spirit and spark our will to live. His thoughts were positive and he wanted to give you a gift of hope.”

I believe that we all need a vision of hope to meet challenges and accept responsibility for making a difference for ourselves, our families and in whatever pursuit we choose to exercise our positive energy.

In my advocacy work, I have the honor to meet a good number of impressive people at all stages of life who dedicate themselves to the betterment of others. While their backgrounds are diverse and their activities take different roads to a common goal, I realize one thing is constant....those who care deeply are motivated by a great imagination for

**WHO ARE WE?**

EngAGING NH is an all-volunteer not-for-profit organization registered with the State of NH. We work to support and promote activities, policies, planning and values that respect and include ALL older adults.
achievement.

As the child of a blind father I learned at a young age that there's a difference between sight and vision. Eyesight gives us the capacity to observe daily life in its vivid detail and varied dimension. Vision is the ability to see what could be. When we put ourselves in the position to envision a world where justice prevails, our actions can follow.

Like the veteran at the window, taking the opportunity to inspire others, despite the odds and in spite of a certain degree of negativity, provides us the power to leave a legacy.

*Jack Levine is the Founder of the 4Generations Institute.*

**CORP**

The Corporation for National Community Service is about extraordinary acts of ordinary citizens here in NH. We see this every day in the time given by Foster Grandparents, Caregivers, and RSVP volunteers. The Corporation for National and Community Service, a federal agency that invests in thousands of nonprofit and faith-based groups that are making a difference across the country, including AmeriCorps, Senior Corps, the Social Innovation Fund, the Volunteer Generation Fund, and more. The goal is to serve, build, and make an impact that changes lives and communities.

**FUTURE IN SIGHT**

Do you find daily life to be difficult with vision loss? Are you unable to enjoy your hobbies due to vision issues? Have you stayed indoors because you're afraid of falling?

Dedicated to transforming the lives of those who are blind, visually impaired, and their families, Future in Sight provides a range of services in education, rehabilitation, and social services to seniors and their families. They offer clients a holistic continuum of care that includes counselling, group therapy, occupational therapy, low vision therapy, vision rehabilitation therapy, orientation and mobility training, education services, and technology training and educate the public about the advancements in medical care, therapies, treatments, and technology, which can improve life for the growing number of people with vision loss.

*www.futureinsight.org*

**NH DHHS**

Commissioner Jeffry Meyers announced the establishment of the Division of Long Term Supports and Services.

"New Hampshire has the second oldest population in the U.S., and given the State’s demographics, I have contemplated how the Department’s long term supports and services are organized since I became Commissioner. I believe the new Division will elevate the services available to seniors and also ensure integration of our services throughout the continuum of so many clients’ lives.

The Division of Long Term Supports and Services will include the Bureau of El-

**NH Updates**

**VETERANS DAY CELEBRATIONS**

VetFriends.com, the largest online Veteran Community has a listing of NH parades and events at: https://www.vetfriends.com/Parades/directory.cfm?state=NH

You can also promote an event by posting to the site.
NH Hospitals Add Boxes for Unused Prescription Drugs

New Hampshire health systems that have been working together to improve health care delivery in their communities are taking on the opioid crisis, with a focus on reducing excess prescription drugs. In an attempt to reduce access to prescription drugs, NH hospitals will now have prescription drop off boxes where people in the community can dispose of their expired or unused medication.

Granite Health, a partnership among the hospitals, received a grant from Tufts Health Freedom Plan and Northeast Delta Dental for three projects aimed at reducing excess prescription opioids. The money will pay for takeback boxes at Catholic Medical Center in Manchester, LRGHealthcare in Laconia and Wentworth-Douglass Hospital in Dover where people can easily dispose of their expired or unused medication.

In addition to the drop off boxes, the grant also funds the distribution of drug deactivation pouches to accompany opioid prescriptions after surgeries. The third project promotes training and education for health providers.

Associated Press, 6/12/17
HELP PREVENT POLLUTION, POISONINGS AND DRUG ABUSE!

Dispose of your Unneeded Medication

Take your unneeded or expired medication from your household to a drop box at a local police station with a drop box. Additionally, the US Drug Enforcement Administration coordinates a National Drug Take Back Day twice a year typically at almost 100 hundred locations throughout New Hampshire. Additionally, select Walgreen Retail Stores have established Medication disposal kiosks.

In addition to the options above, medicine from households can be disposed of in household trash using the following method:

1) Pour medicine into a sealable plastic bag.
2) If the medicine is a solid, add a small amount of water to dissolve it.
3) Add coffee grounds, kitty litter or something similar to the liquid medicine in the plastic bag.
4) Seal the bag and immediately dispose of it in the trash.
5) Use a marker to black out any personal contact information on the empty medicine container prior to disposing of it in the trash.
6) For more information, consult www.nh.gov/medsafety. Disposal information for household generated sharps may also be found on this website.

Do NOT flush medicine down the toilet unless accompanying product information instructs otherwise. Don't keep unneeded medications in the home.

A flyer with this information may be downloaded at www.nh.gov/medsafety. For more information or in case of an accidental poisoning, call the poison center at 18002221222.

From Our Readers

VOTE!

My husband and I moved to Nashua about 3 years ago to be close to our grandchildren. We’ve lived and worked in big cities and small towns in a half-dozen states in the last 47 years, but we’ve never seen a population as civically engaged and politically aware as New Hampshireites. Yet voter turnout for local elections in our new home state is almost as woeful as in the rest of the country. Why do we brave the elements to vote for representatives in Washington D.C., but not for offices that have a direct impact on our daily lives?

Governmental structures and processes vary NH, depending on whether you live in a city, a town, or a rural area, but because local elections matter in a thousand different ways, it is important to be familiar with them and to participate in the process. Do you want to make sure there is access for everyone, including people with disabilities, to public accommodations? Do you want to make sure there is affordable housing in your area? Is snow removal, road repair, or public transportation important to your ability to get around? Want a stop sign on your street? Need better lighting for safety and mobility? Your board of Alderman, Board of Public Works, and other local elected officials can help, and we’re the ones who can make sure the people in those positions are competent, responsive, and accountable.

As far back as the founding of our nation, public education has been recognized as the cornerstone of a successful free society. Local Boards of Education...
We Want You to Know . . .

EngAGING NH promotes citizen leadership and the active involvement of New Hampshire’s older adults in the development of communities and public policies that support all individuals as we age. We are a COMPLETELY VOLUNTEER organization with no paid staff, and a limited budget. We actively partner and work with other NH advocates.

Formal Partnerships

- NH State Independent Living Council
- State Committee on Aging-Vaughan Awards
- Disabilities Rights Center—NH
- NH Cares
- UNH Center for Aging and Community Living
- Oral Health Care Expansion, Children’s Alliance of NH
- Self Advocacy Leadership Team (SALT)
- Mid-State Regional Coordinating Council
- Southern New Hampshire Planning Commission

Active Collaborations & Groups:

- Elder Rights Coalition
- Other Groups we work with:
  - AARP
  - NH Hospice and Palliative Care Organization
  - NH State Committee on Aging
  - NAMI
  - NH Alliance for Retired Americans
  - DD Council
  - UNH Institute on Disabilities
  - NASW-NH
  - Area Committees on Aging
  - NH Association of Senior Centers
  - Endowment for Health, Alliance on Healthy Aging
  - NH Legal Assistance
  - Department of Health & Human Services
  - ServiceLink

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unscrupulous agents have found ways to hack elections, and when baseless accusations of voter fraud have caused consternation among local election officials, it is increasingly vital to support men and women who will officiate at the polls for us. Clerks, Moderators, and Selectmen (and women!) make sure our votes count. They maintain order at polling places, prepare and administer required documentation for each polling place, assist voters who need help, and keep records of who has voted. If the outcome of an election is contested, local election officials may be called upon to appoint inspectors to verify the results.

If you want to know more about how your local government works and who is running for office, most cities and towns have good websites explaining offices and how to access them, as well as who has filed to run the November election. The League of Women Voters of New Hampshire—lwvnh.org—has a wealth of information online about public offices, elections, candidate forums, and events. AARP, senior centers, and other organizations relevant to older Americans, have information about resources that can be helpful in navigating the political process, understanding important issues, and getting to polling places. Each of us matters; each of us has a say; and each of us has a responsibility to do what we can to make our cities and towns the best they can be for ourselves and our neighbors. See you at the polls this November!

Jean Lewandowski, League of Women Voters of New Hampshire

The League of Women Voters, a nonpartisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy. Any person 16 or older, male or female, may become a League member.

HOW TO …

Hello. I’m trying to sign up on Facebook so I can follow your Facebook page and keep getting referred back to your home page.

To follow us, go to our FB page, and first click on the "like us" tab, and then on the "following" tab. That should do it.

I’d like to make a submission to the newsletter, but don’t see the like for doing this. Would you please let me know how this works?

We welcome consumer articles for the newsletter. Please note that we are a statewide publication and do not accept any form of solicitation, advertising or promotion. You can send articles directly to engagingnh@gmail.com.

Articles should be no longer than 1 page, single spaced, 1” margin, 12pt Times New Roman.

CRUCIAL FINANCIAL BUDGET AND HEALTH ISSUE, FOOD

I’d like share my knowledge as a financial planner and of nutrition and cooking! Food has a huge effect on your health and your pocketbook. This info will keep prescription and doc-
Buy fresh fruits and veggies (choose a wide variety of colors) and way too much processed food and sugary drink. I love fresh produce, but when I buy too much, it can start to go bad by the time I use it. Thus some frozen veggies are a big help.

I prefer organic (non-GMO if organic not available) produce and other food. Yes it cost more, but pesticides and herbicides in food add a toxic load to your body. “Dirty dozen” list (generally highest in pesticides) includes apples, celery, cucumbers, grapes, tomatoes, nectarines, peaches, potatoes, imported snap peas, spinach, strawberries and sweet bell peppers.

Create and use weekly your grocery list of healthy basic foods. Eat less meat and more dishes with beans, lentils and quinoa (high in protein). Having 5 or more fresh herbs and bottled spices not only improves flavor, but adds immune boosting chemicals.

Throw out all “junk” food now from your pantry, cabinets and refrigerator. State food stamps count double for fruits and veggies at most farmers markets (you can apply online in New Hampshire). Some people in need are timid about applying for food stamps and going to local food banks; use them.

Make enough salad, stews, soups and omelets for a few days to save lots of time and energy.

Avoid most canned foods because they contain BPH (chemical) in the lining of the can except Eden Foods, Amy’s brand beans and soups.

Read about the glycemic index of various foods on the internet to help control weight and diabetes.

Grow some of your own veggies and herbs and tart a community garden anywhere you can with others including apartments, churches, assisted living, nursing homes (use high raised beds), jails, etc. Get children involved to teach them about plants and insects, etc. (they usually love it).

Vitamins? Since the soil most food is grown in is depleted of many minerals and other nutrients, a quality daily multivitamin (not synthetic, such as New Chapter and Garden of Eden brand) is helpful. I also take high quality fish oil capsules and flaxseed for more omega 3 fatty acids.

Restaurants; minimize due to cost but when you do go, look for healthy menu options; skip desserts and drinks. On workdays, pack healthy lunches and snacks.

Eat slowly, chew each bites at least 30 times, since your digestive juices in your mouth are much stronger than ones in your stomach. You’ll feel better and have more energy.

Minimize microwave heated food. Proof: Try growing 2 plants; one with microwaved water to see the difference.
ENH NEWSLETTER—NOVEMBER 2017

- Drink plenty of fresh water, especially early in the day. Most people are not fully hydrated, affecting heart and brain function and overall energy. Drastically cut back on all sodas, fruit juices, beer, wine and alcohol.

  Don Simon

THANKS
Thanks EngAGING for the article of the data beach and the tips for handling stress in the Board Notes. Both helped ease my anxiety! Whack A Mole indeed!

  Sharon

ALTERNATIVES TO SENIOR HOUSING
"Aging in community" has become a broader vision of aging in place. More and more of us live alone, without close family members living nearby.

The need and the desire to come together with others who are approaching older adulthood is growing. People are making plans to buy a house and live together to take care of each other – intentional communal living. Variations include senior cohousing, shared households, and cooperative urban villages.

San Francisco resident Anne Leitch shared this viewpoint in Generations, the American Society on Aging journal (Summer, 2009), "I live in a gated senior community with all the amenities one could dream of, workshops, handicrafts, exercise, etc., you name it we have it.

And yet I am longing, longing, to walk to the corner coffee shop, to hear the sound of children playing, dogs barking. I want to eat at the corner cafe, see young people in love, walk to the library, catch the train into the city, watch mothers with their children in the park, young families, teenies in the latest, wild- est outfit.

Yes, I’m lucky to have what I do and I never forget that. But, I am excluded from the mainstream of life. Please consider in your conversations, that there are many of us who do not want to be maintained.

We want to belong, not only to each other, with whom we may have only one common denominator, age, but to society. We want to be "just like everyone else." Think about building communities that are whole. We need each other, we can learn to care about each other, support the young and the old, give what we have the energy to do, not what society has assigned to.

Instead of a multimillion-dollar resort where everything is met and everything is planned for the generic aging American, think up something daring, something challenging, something creative."

"Elders have much to offer all ages as we all share in community," says Bosak.

Whether it's housing, health care, community centers or redesigning downtowns, voices like Anne's need to be heard.

  Susan V. Bosak, Legacy- Project

ROBO DO NOT CALL
Recently there has been a lot of talk about the increase in Robocalls. You can register both landlines and cell phone numbers on the Do Not Call registry.

The following tips may be useful:
- Check with your Internet Provider if your a have cable phone, some offer protection;
- If you pick up a robocall, hang up immediately. Pressing a num-
ber signals that the autodialer has reached a live number and it can lead to more calls.

- Limit at least some unwanted calls by listing all your numbers in the Do Not Call registry. Go to donotcal.gov or call 888-382-1222 from the number you want to register.
- If you have caller ID, record robocallers' numbers and report them to the FTC via the Do Not Call registry. Your information goes into a database that can help regulators identify the sources of illegal robocalls.

**NEW MEDICARE CARD SCAMS**

People with Medicare should guard their current Medicare card and be cautious about people who may try to get their current Medicare number and other personal information by. Be vigilant about people who:

- Ask for your Medicare number so that they can send you your new card.
- Tell you that the new card costs money and asking for your personal information to charge you.
- Say that your benefits will be canceled unless you provide your Medicare number or other personal information.

**Medicarerights.us**

**PART B BILL**

Senators Bob Casey (D-PA) and Todd Young (R-IN) recently reintroduced the bipartisan Beneficiary Enrollment Notice and Eligibility Simplification (BENES) Act (S. 1909). The BENES Act simplifies Part B enrollment periods and requires the federal government to provide advance notification to people approaching Medicare eligibility about enrollment rules and how Medicare works with other coverage.

**FEDERAL PROPOSAL TO FUND FOSTER**

Our Senior Programs are National Service programs, operated under Corporation for National and Community Service (CNCS) grant funding combined with a local funding match. In mid-September, the Senate Appropriations Committee passed the FY18 Labor, Health and Human Services Appropriations bill, which contains level funding for the Foster Grandparent and Senior Corps Programs. This is good news but the struggle is not over. Contact your Congressional Representative and Senators today. Let them know that National Service is important to you and NH. Encourage them to act to ensure that these programs continue to be funded.

**KEEP AN EYE ON THIS NUMBER**

Most people know enough not to give out their Social Security number to just anyone, but we all freely hand out our cell numbers. Your cell number is unique to you and is a gateway to your identity. It provides entrance to all the data contained on your phone.
and can connect your other information to you, such as your email address and physical address.

Most Americans are unaware of "smishing", which is the act of sending a text message containing questionable links to websites that might not be in your best interests to visit. Last year, approximately 161,000 consumers had their mobile phones taken over by smishing. Be very careful about who has your phone number, and ask why they need it.

*Hints from Heloise*

**Protect Yourself from Identity Theft**

Information at [IdentityTheft.gov](http://www.identitytheft.gov) or the Federal Trade Commission.


**Steps for Effective Creative Visualization**

Creative visualization, using the power of your imagination to create a mental image or feeling of an idea you wish to manifest, is important for success. It is being successfully used in by professionals and layman alike. In the fields of business, the creative arts, health, sports, and in every aspect of your life, visualization is a powerful life changing tool.

It is a type of perceptual programming, in which the mental picture is projected on the subconscious mind. With continued focus and positive energy, the vision is accepted by the subconscious. Eventually you begin to view the world through the mental projection and you start thinking and acting in accordance with the idea until it is achieved.

Creative visualization can have a positive impact in every area of your life and on every level – emotional, mental, physical, and spiritual. You can use it to bring relief to chronic pain, or create a feeling calm and peace. You might even picture yourself with improved memory.

Here are the steps:

1. **Relax and Open Your Mind:**
   Begin by closing your eyes. Take several long, deep breaths. Give yourself permission to relax. Allow your mind to wander, to play, and to imagine wondrous possibilities. Piece together different variables and examine different solutions.

2. **Set Your Goal:**
   Choose something you’d like to change in your life. Begin with something easy and you feel is plausible in the near future. Starting small gives you a positive experience to believe in the process of creative visualization and negates any resistance in yourself.

   When you have more practice and experience, you can tackle increasingly more complicated or challenging problems.

3. **Test Your Idea:**
   Play with different possibilities, obstacles, and how you’d handle them. You may want to create a physical picture. Create several examining different obstacles and solutions. Have fun with the process.

4. **Launch:**
   Put your creative piece of your goal in a place you see often. Make room for quiet meditation periods and for casual and positive thoughts of your goal. Make the mental image become an integrated part of your daily life.
It’s important not to attach heavily to the idea that it weighs you down or causes you stress. To reap the most from your goal, it’s important to have clear yet steady and relaxed focus with detachment.

5. Affirmations and Positive Energy:
An affirmation is a strong, positive statement that your goal is present in the here and now. As you focus on your aim, think positively and with encouragement. Let go of any disbeliefs or doubts at least for the moment.

6. Create a Sensory Experience:
The five senses — sight, sound, touch, taste, and smell provide a full sensory experience of your goal. Visualization is even more powerful when you add your senses.

April Wright

NEW SURGICAL GLUE
Researchers have developed a new type of surgical ‘glue’ that can effectively seal internal injuries. Closing up wounds typically calls for sutures or staples, but when it comes to wounds on organs that move a significant amount, such as lungs, this is the first material ever made that can create a complete seal.

The glue is made using a combination of proteins similar to those that make up elastin in humans, meaning it’s not toxic for living human tissue. Best of all, the glue sets in just...

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60 seconds with the help of a UV light.


**SLEEPING PILLS RISKS FOR ELDERS**

If you're 65 or older and are going to start using prescription sleeping pills — or "Z-drugs" (zolpidem, zaleplon and zopiclone) — you’ll need to watch your step. Because your odds of falling and fracturing a hip are more than doubled in the first two weeks of your new prescription.

According to a study in BioMed Central, 20 percent of women and 30 percent of men over 65 years old die within 12 months of a hip fracture.

Our advice:

Check to make sure a medication, such as an antidepressant, corticosteroid, diuretic or antihypertensive, isn't the cause of your insomnia.

- Ramp up daily walking (get sun exposure!) and other exercise. It'll dispel stress, reset your body clock and ease joint and muscle pain.
- Before bedtime, mindful meditation will quiet your mind.

**HONORING THE WOMEN SOLDIERS Battling Alzheimer's**

Alzheimer’s is the sixth leading killer in the country, the most expensive to treat, and is far more likely to affect women than men. Women are more likely to develop the disease — two-thirds of the 5.4 million Americans living with Alzheimer’s are female. Women in their 60s are twice as likely to develop Alzheimer’s over the remainder of their life as they are to develop breast cancer, according to the Alzheimer’s Association.

The disease also impacts women more profoundly in other ways. There are 13 million women in America living with or caring for someone with the disease. More than 60 percent of Alzheimer’s and dementia caregivers are women and there are 2.5 times as many women than men providing intensive “on-duty” care 24 hours a day for someone living with the disease, according to the group.


**Tech Tips**

**NAVIGATING THE IT WORLD**

Links for practical help include:

*Oasis Connections*
Oasisnet.org

They partner with local libraries, job help centers, senior centers and faith-based organizations to help bridge the “digital divide,” and

*Osher Lifelong Learning Institute*
Osherfoundation.org
Some of the most popular classes at this wonderful organization provide instruction on computers, smartphones and other mobile devices.

**CONSIDERING A TABLET?**

Tablets are actually intended to make your life simpler. They can do essentially everything your computer can, with the benefit of being much smaller and lighter. You can Skype with your kids as you walk around the house or edit vacation photos while you fetch the mail.

By design, tablets have a minimum of physical buttons — sometimes just a power switch and volume controls — and instead of a keyboard and mouse, they offer a large touchscreen where you choose functions, browse content or tap out messages with your fingers. The great thing about a tablet is that you can use it for the most basic of functions (email, Web-surfing) or enlist it for such major projects as editing home movies.

Despite their many advantages, tablets still have their limitations. Because they don’t have keyboards, a virtual typewriter pops up on the screen anytime you need to enter information — like when you open a writing app or click on a text box on a Web page. If you can type with more than two fingers, you’ll find these cramped keyboards slow, and they can display only one app at a time. And connecting devices like printers to create photos or cameras to download your snaps can be cumbersome.

But many companies are now making gadgets and accessories just for tablets. Wireless keyboards, for instance, let you type at full speed. Some tablets have rests that prop them (or a keyboard) up while you type or that double as a protective screen cover when you’re not using it.

> **Can You Help?**
>
> You may make a donation to ENH through our fiscal agent, Disabilities Rights Center-NH, Inc. which is a non-profit 501 (c) (3) corporation.
>
> Make your check out to Disabilities Rights Center-NH, Inc. and note “EngAGING NH” on the memo line. DRC’s mailing address is 64 North Main Street, Suite 2, 3rd Floor, Concord, NH 03301-4913.
>
> Donations are tax deductible to the extent allowed by law.

Also, many newer cameras and printers now have Wi-Fi built in to connect with tablets wirelessly.

> *Next Avenue.org*

**MAYO CLINIC OFFERS FIRST AID ASSISTANCE VIA AMAZON'S ALEXA**

Alexa, forget my grocery list and morning traffic reports. Tell me about CPR.

Alexa, Amazon's voice-activated digital assistant for the home, has learned a new skill - dispensing medical information about first aid from one of the best-known names in medicine, Minnesota's Mayo Clinic.

The information is accessible by speaking to the Amazon device, which users might appreciate if they're busy doing something with their hands, like putting aloe on a burn or examining someone who has stopped breathing.

Users who enable the free Mayo Clinic First Aid program and then ask Alexa for information about CPR are told, multiple times, to call 911. The device also advises in its robotic-female voice to begin cardiopulmonary resuscitation for one minute and then call 911 if the person is unresponsive from suffocation. If the user asks for it,
the device will go on to discuss specific techniques for doing CPR on an adult, child or baby.


Digital Currency Debate

Goldman Sachs CEO Lloyd Blankfein is weighing in on the biggest debate raging on Wall Street: the prospect for the burgeoning market for digital currencies. In a tweet, the prominent Wall Street executive and former trader appeared to signal that the jury is still out on bitcoin, but also cautioned skeptics to consider that the rise of paper money over gold might also have fostered similar doubts from market stalwarts.

www.marketwatch.com

Medicare Reminder

If you think a mistake has been made in a bill, call your doctor, hospital, or other provider first. It may have been a simple, honest error.

If the provider’s answer does not satisfy you, and you are in Original Medicare you can call the company that paid the Medicare bill. You can find the number for the company on your Medicare Summary Notice (MSN) or by calling Medicare at 1-800-MEDICARE (800-633-4227) and asking for the number. A Medicare Summary Notice is a summary of claims that Medicare processed for you within the last 3 months. It is not a bill.

If the provider’s answer does not satisfy you, and you are in a Medicare Advantage Plan, like an HMO or a PPO, you should contact your plan. You can find the phone number for the plan on the back of your Medicare Advantage Plan card. Your Explanation of Benefits should also include the plan’s phone number. An Explanation of Benefits is the notice your plan sends you when it has processed a claim for you. It is not a bill.

Whether you receive your Medicare benefits from Original Medicare or a Medicare Advantage Plan, you can also call the Inspector General’s fraud hotline at 800-HHS-TIPS (800-447-8477) to report fraud.

When investigating the potential fraud, Medicare will not use your name if you do not want it to.

Your 2017 Taxes

1) Medical Expenses.

If your medical expenses in 2017 exceed 10 percent of your adjusted gross income and you are under 65, you may be able to deduct those expenses. But if you’re 65 or older, medical expenses need to exceed just 7.5 percent of your adjusted gross income.

2.) Retirement Contributions.

For 2017, the maximum 401(k) contribution is $18,000; $24,000 if you’re 50 or older. For 2017, the maximum traditional IRA contribution is $5,500; $6,500 if you are 50 or older.

2) Should you want to go digital to organize your taxes, consider an easy-to-use app such as Shoeboxed, which scans and categorizes receipts by amount, vendor and payment method and then files them according to tax category. Just remember to keep copies of the originals as they can be requested
by the IRS for as much as 6 years.

**EVEN NON-BUYERS MUST BEWARE**

*Many take the bait after the promise of a free item*

It was supposed to be a risk-free offer, a chance to sample a skin-care product.

But the lure of something free turned into financial frustration for the many victims of face-cream fraud.

It works like this: You see an online ad or you get an email to test a cream that is supposed to reduce wrinkles or age spots. All you have to do is pay for the shipping. Seems fair, right?

Yet there’s nothing fair about this transaction. The promised free item is bait to get people to unwittingly sign up for a subscription to receive a monthly supply of the face cream, which keeps coming at about $90 a jar or bottle. The company assures customers that they can cancel at any time after a 14-day trial.

However, the situation gets funky fast. Even before the trial period is up, consumers start to see charges on their credit card, or bank account if they paid by a debit card. They are confused. They hadn’t authorized any purchases. They don’t recall seeing any language saying that by accepting the “free” sample they were automatically signed up for a subscription service with recurring charges every month.

These cases involve “negative option” offers in which a consumer agrees to try something out for a limited time or regularly receive a product or service until they say, “no more” — that’s where the negative part comes in. The billing stops only if you take action to cancel.

Negative-option offers aren’t illegal, but the law requires companies to clearly and conspicuously disclose the terms. My problem with negative-option offers is that often people forget to cancel or, worse, they can’t stop the automatic billing even when they try. Crooked companies make it difficult to cancel by not clearly disclosing how or by making it hard to find contact information. Or they impose cancellation conditions so strict it’s difficult to get out of the deal.

“If a ‘free’ trial offer looks appealing, look online to see if there are any complaints about the company,” FTC spokesman Frank Dorman said. “If you’re filling out a form with pre-checked boxes, uncheck them, and read the cancellation policy so you’ll know when to cancel to avoid charges. And check your credit-card statements to be sure you weren’t billed for something you didn’t order.”

This is all good advice. My advice: Avoid all free offers that require you to hand over your credit- or debit-card number. They want you to try their product? Fine. Then they pay for delivery. “Free” for me is a code word for “watch out!” Because there’s always a price to pay.

Michelle Singletary


HELP SPREAD THE WORD!

If you like this newsletter, please share it with your family, neighbors, friends and colleagues.
**BE WISE**

Don’t believe everything you hear and see on television. Thousands of consumers are misled nation-wide every day because of what they viewed on television, heard on their favorite radio station, or saw in their local newspaper or on social media.

One example is a television commercial I saw just recently involving funerals to include expenses and making funeral arrangements. A statement was made during the commercial that could have placed worry or fear in a consumer and it went like this: “The Federal Government only pays a maximum of just $225.00 toward funeral expenses. The average funeral is over $9,000.00”

Now, WHY ARE THEY USING the words FEDERAL GOVERNMENT? How often does the Federal Government ever get involved in funeral expenses?

Then, the commercial had ALL KINDS OF TESTIMONIALS that their product was good. This TACTIC is called Social Proof. Social Proof is the idea that IF IT’S ON TV, IT MUST BE GOOD. (Don’t believe this line! Testimonials are a HUGE RED FLAG).

Lastly, I noticed that the commercial placed a sense of urgency by repeating their telephone number over 4 times, and saying “CALL NOW FOR YOUR FREE QUOTE”

If you make that call, the “free quote” will become your new insurance policy with a possibly unreliable and unreachable company in a distant land.

We can simplify this problem in just one sentence: If you have a concern about taking care of the financial matters in someone’s end of life decisions, work with your LOCAL funeral home. The Federal Trade Commission regulates Funeral Homes to make sure there are no deceptive practices.

*Jane Constant, Senior Relations Specialist, Nashua Police Department*

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**ILLEGAL DUMPING**

The Sheriff pulled up next to the guy unloading garbage out of his pick-up into the ditch.

The Sheriff asked, “Why are you dumping garbage in the ditch? Don’t you see that sign right over your head.”


**LITTERING PUN**

A dog gave birth to puppies near the road and was cited for littering.

**MATH HUMOR**

The owner of a golf course was confused about paying an invoice, so he decided to ask his secretary for some mathematical help.
He called her into his office and said, “You graduated from the University and I need some help. If I was to give you $20,000, minus 14%, how much would you take off?”

The secretary thought a moment, and then replied, “Everything, but my earrings.”

**SAY WHAT?**

*Notice in a farmer's field*

**THE FARMER ALLOWS WALKERS TO CROSS THE FIELD FOR FREE, BUT THE BULL CHARGES.**

*Newspaper Headline*

**NEW STUDY OF OBESITY LOOKS FOR LARGER TEST GROUP**

**Purposeful Living**

Who does it take to help older adults and those with disabilities to stay safe and independent in their own homes? It takes a librarian: someone like Bill Fontaine, RSVP Chore Corps volunteer and reference bibliographer at Dartmouth College library.

Since the 1990’s, has installed air conditioners, hand rails, and grab bars; he’s evicted wasps, fixed broken windows, and helped folks move back home from nursing homes. Bill brings his willingness to help and a sense of humor. Having helped many people repeatedly though the years, Bill has a rapport that cannot be measured by hours. People request him. They trust him. The appreciate him. And so does RSVP.

Bill is more than a hammer and nails volunteer. He is the go-to guy to set up and trouble-shoot electronic and adaptive equipment that helps people with live with vision impairments. Sometimes this means demonstrating how to make the "darn thing work!" Sometimes, it means crawling around, checking cables and connections. He’s helped people with their first computer so they can stay connected with frilly, friends and community. His efforts help older people stay in the mainstream flow of the changing, media focused world.

When it comes to giving back to the community, to help people stay safe and independent, it takes a good neighbor, a Chore Corps volunteer, a librarian, Bill Fontaine.

**Board Notes**

**GIVING THANKS AND HAVING GRATITUDE**

As we move into November and the start of the holiday season, here are some interesting facts about Thanksgiving: It's a holiday that is filled with myths and legends. Many societies have a day set aside to give thanks for the blessings they enjoy and to celebrate the season's harvest. In our Country, Thanksgiving has been celebrated over a span of six centuries and has evolved into a time for families and friends to get together for a dinner and acknowledge what they are thankful for. But it is also a national holiday celebrated in Canada, some of the Caribbean Islands, and Liberia. And, similarly named festival holidays occur in Germany and Japan.

It began as a day of giving thanks for the blessing of the harvest and of the preceding year but over time has also become a time for expressing gratitude for a
number of things. And while we set aside this day, gratitude has many benefits. Studies show that gratitude:

- Allows us to celebrate the present by magnifying positive emotions;
- It blocks toxic, negative emotions, such as envy, resentment, regret—emotions that can destroy happiness;
- Grateful people have a higher sense of self-worth; and
- Grateful people are more stress resistant. There are a number of studies showing that in the face of serious trauma, adversity, and suffering, if people have a grateful disposition, they’ll recover more quickly.

A search of "Gratitude" will bring up all sorts of options including, journals, exercises, exercise groups, 5 minute plans, tips, how to practice and YouTube videos. What they all have in common is the understanding that having gratitude can change not only how we feel, but overall health.

Happy Thanksgiving.

Contact Information For NH Members of the U.S. Congress

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<tr>
<th>Name</th>
<th>Mailing Address</th>
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<th>E-Mail Contact Form</th>
</tr>
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<tr>
<td>U.S. Senator Maggie Hassan</td>
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<td><a href="https://www.hassan.senate.gov/content/contact-senator">https://www.hassan.senate.gov/content/contact-senator</a></td>
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<tr>
<td>U.S. Senator Jeanne Shaheen</td>
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<td><a href="www.shaheen.senate.gov/contact/contact-jeanne">www.shaheen.senate.gov/contact/contact-jeanne</a></td>
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